

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Ervin F. Johnston) Group No. (unknown)
SERIAL NO.: (to be assigned))
FILED: (herewith)) Examiner: (unknown)
FOR: AUTOMATED BILL PAYING SYSTEM)

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

PRELIMINARY AMENDMENT

In advance of the first examination, Applicant requests amendment of the application as follows:

In the Drawings

Please see accompanying "Request for Drawing Amendment".

In the Specification

Page 1, between lines 1 and 2, insert

--REFERENCE TO RELATED APPLICATION

This is an application based upon provisional application Serial No. 60/181,748 filed February 11, 2000.

Page 11, line 25 cancel "**Discussion**" and insert **-Computer and Recording Media-**

Page 12 between lines 17 and 18 insert the following:

:

ACCESS SITE

Fig. 9 shows an access site 600 which is broadly shown as the internet service 120 in Fig. 2. The access site can be a common web site or E-mail site with respect to one or more of the participants. The access site 600 may be a common site with the bank site and/or a credit card site, as shown in Fig. 9, or may be a separate access site 700 from the bank site 106, as shown in Fig. 10.

The access site 700 in Fig. 10 may or may not be a credit card site. Each of the access sites, shown in Figs. 9 and 10, are separate from the debtor's site 104 and the creditor's site 102, if the creditor site 102 is a retailer.

In Fig. 9 the access site 600 has transaction data handling means 602 for receiving transaction data from the creditor 102 and transmitting the transaction data to the debtor 104 as a line item 604, such as Item 1, 2 or 3 in the video screen 302 shown in Fig. 4. The access site 600 further has processing data handling means 606 for receiving from the debtor an approved dollar amount, as shown by line 608, to be applied to the amount owing on the transaction in the line item 604, transmitting to the debtor the new balance due on the line item 604 as shown at line 610, debiting the debtor's bank account when the debtor's bank is at the access site 600, transmitting the debtor's new bank balance to the debtor as shown at line 612, and crediting the creditor's bank account which is located at the access site 600 when the access site is also the creditor's bank. Again, the access site 600 may be one or more banks as well as a credit card creditor or may be a credit card creditor with the one or more banks being separate therefrom.

In Fig. 10 the access site 700 is separate from the one or more bank sites 106, but still receives transaction data from a creditor 102 wherein the creditor is a credit card creditor or a retailer creditor. The access site 700 may still transmit transaction data with the new balance back to the creditor and performs all the functions shown in the access site 600 in Fig. 9 plus additional functions as described hereinbelow. In Fig. 10 the bank site 106, such as the creditor's and/or the debtor's bank is separate from the access site 700 in which case the access site 700 receives the debtor's old bank balance from the bank site 106, as shown at line 702, transmits the debtor's new bank balance back to the bank site, as shown at line 704, receives the creditor's old bank balance from the bank as shown at line 706 and transmits the creditor's new bank balance back to the bank as shown at line 708. Again the bank site 106 has a bank account for the debtor and a bank account for the debtor or represents two bank sites wherein one of the bank sites has the debtor's bank account and the other bank site has the creditor's bank account.

The functions carried out by the access sites 600 and 700 may be performed by a computer with programming on a recording medium, such as floppy disk 508 in Fig. 8. The embodiments shown in Figs. 9 and 10 include the features shown in the embodiments in Figs. 1-8 and the descriptions thereof including the categorizing of line items by the debtor and the sorting thereof.

In the claims:

Cancel claims 1-32 and substitute the following claims 33-52:

33. An automated bill paying system having an access site for receiving, processing and transmitting transaction data, approval data and bank data wherein the transaction data contains at least one transaction and amount due on the transaction between a debtor and a creditor, the bank data contains a debtor's bank balance of a debtor's bank account of the debtor and the approval data contains an approved dollar amount approved by the debtor to debit the debtor's bank account and credit the amount due in said transaction data comprising:

the access site including:

means for transmitting the transaction data to the debtor as a line item on a video screen wherein the line item displays identification of the transaction and the amount due thereon; and

means for receiving the approved dollar amount from the debtor, debiting the debtor's bank account by the approved dollar amount and crediting the amount due in the transaction data by the approved dollar amount.

34. An automated bill paying system as claimed in claim 33 which further comprises:

a debtor's site at a location of the debtor wherein the debtor's site has said video screen which is electronically connected to the access site for receiving said transaction data from the access site and means for transmitting said approved dollar amount to the access site.

35. An automated bill paying system as claimed in claim 34 which further comprises:

the debtor's site having means for inserting selected category items in multiple line items and sorting the line items by categories.

36. An automated bill paying system as claimed in claim 33 which further comprises:

a creditor's site at a location of the creditor wherein the creditor's site has means for transmitting said transaction data to the access site and receiving approved dollar amounts regarding the transaction data.

37. An automated bill paying system as claimed in claim 33 wherein the access site further includes means for calculating a new balance of amount due in the transaction data which is a difference between the amount due in the transaction data and the approved dollar amount and transmitting the new balance of amount due to the debtor's site for display in the line item on the debtor's video screen.

38. An automated bill paying system as claimed in claim 37 wherein the system further comprises:

the access site having means for debiting the debtor's bank account by the approved dollar amount.

39. An automated bill paying system as claimed in claim 33 which includes a creditor's bank account of the creditor, the system comprising:

the access site having means for crediting the creditor's bank account by said approved dollar amount.

40. An automated bill paying system as claimed in claim 33 which further comprises:

the access site further having means for transmitting to the debtor's video screen a balance in the debtor's bank account after debiting the debtor's bank account by said approved dollar amount.

41. An apparatus for paying bills involving a creditor, a debtor and a bank that has a creditor E-Mail address, a debtor E-Mail address and a bank E-Mail address respectively at a creditor site, a debtor site and a bank site respectively comprising:

the creditor's site having stored transaction data which includes the debtor's E-Mail address and amount due data in a debtor's account of the debtor;

means, at the creditor's site, for sending the transaction data including the amount due data to the debtor's E-mail address;

computer means, at the debtor's site, for receiving the transaction data with the amount due data and displaying an amount due in the amount due data in a line item on an electronic video screen for approval by the debtor;

activation means interconnected to the computer means and responsive to a n approval command by the debtor for indicating approval by the debtor of at least a portion of the amount due;

upon the activation means responding to said approval command, the computer means being responsive to the activation means for sending approval data of said at least a portion of the amount due to the bank's E-mail address where the debtor has a bank accoung for paying bills;

means, at the bank's site, for receiving the approval data of said at least a portion of the amount due data and debiting said bank account by said at least a portion of the amount due;

means, at the bank site, for sending to the creditor's E- Mail address credit amount data which includes said at least a portion of the amount due for offsetting said amount due; and

means, at the creditor's site, for receiving the credit amount data and crediting the debtor's account by said at least a portion of the amount due.

42. An apparatus as claimed in claim 41 wherein the activation means includes voice activation means for receiving a voice approval command by the debtor wherein the voice approval command is said approval command.

43. An apparatus as claimed in claim 41 wherein the activation means includes:
a mouse interconnected to the computer, which can be moved to click on selected portions of the screen;

the screen having a send now button interconnected to the computer means which, when clicked on by the mouse, causes the computer means to send said approval data of said at least a portion of the amount due to the E-mail address of the bank; and

said approval command is clicking said send now button with said mouse.

44. An apparatus as claimed in claim 41 further comprising:

the transaction data further including a description of a service and/or a product and a date of the service and/or date of purchase of the product;

said means at the creditor's site also for sending the transaction data which further includes the description of the service and/or the product and the date of the service and/or date or purchase of the product to the E-Mail address of the debtor; and

said computer means also for receiving the transaction data which further indicates the description of the service and/or the product and the date of the service and/or the date of purchase of the product and displaying the description of the service and/or the product and/or the date of the service and/or the date of purchase of the product in said line item on said screen.

44. An apparatus as claimed in claim 41 further comprising:

each line item being interconnected to the computer means and having a category column for a selected category; and

the activation means being responsive to a category command by the debtor for including the selected category in said category column.

45. An apparatus as claimed in claim 44 further comprising:

the computer means having a sorting means for sorting line items by categories and displaying the line items by categories on said video screen.

46. An apparatus as claimed in claim 45 further comprising:

a printer at the debtor's site interconnected to the computer means;

the activation means being responsive to a print command by the debtor indicating the debtor's approval to print items on the video screen by category; and

upon the debtor's print command, the computer means responding to the activation means

to cause the printer to print said line items on the video screen by category.

47. A computer program product for paying bills involving a creditor, a debtor and a bank with a creditor E-Mail address, a debtor E-Mail address and a bank E-Mail address respectively at a creditor site, a debtor site and a bank site respectively wherein the creditor's site has stored transaction data which includes the debtor's E-Mail address and amount due data in a debtor's account of the debtor and has means for sending the transaction data including the amount due data to the debtor's E-mail address and wherein the bank's site has means for receiving approval data of at least a portion of the amount due data and debiting said bank account by said at least a portion of the amount due and means for sending to the creditor's E- Mail address credit amount data which includes said at least a portion of the amount due for offsetting said amount due and wherein the creditor further has means for receiving the credit amount data and crediting the debtor's account by said at least a portion of the amount and wherein the computer program product is for use with a computer, a video screen and an activator at the debtor's site wherein the screen and the activator are interconnected to the computer and the activator is responsive to commands by the debtor for activating the computer to perform functions, said computer program product comprising:

a recording medium;

receiving means, recorded on the said recording medium, for receiving the transaction data with the amount due data and displaying an amount due in the amount due data in a line item on the video screen for approval by the debtor; and

approval means, recorded on said recording medium, for causing the activator to indicate approval by the debtor of said at least a portion of the amount due when the activator responds to a first approval command by the debtor; and

sending means, recorded on said recording medium, responsive to the indication of approval by the activator for causing the computer to send approval data of said at least a portion of the amount due to the bank's E-mail address where the debtor has a bank account for paying bills.

48. A computer program product as claimed in claim 47 wherein the transaction data further includes a description of a service and/or a product and a date of the service and/or date of purchase of the product and wherein the creditor has means for sending the transaction data which further includes the description of the service and/or the product and the date of the service and/or date or purchase of the product to the E-Mail address of the debtor, the computer program product further comprising:

the receiving means for receiving the transaction data which further indicates the description of the service and/or the product and the date of the service and/or the date of purchase of the

product and displaying the description of the service and/or the product and/or the date of the service and/or the date of purchase of the product in said line item on said screen.

49. A computer program product as claimed in claim 47 wherein the means for sending at the bank site also calculates a debtor's account balance and sends debtor's account balance data to the E-Mail address at the debtor's site, the computer product further comprising:

the receiving means also for receiving the account balance data and displaying the account balance on said screen.

50. A computer program product as claimed in claim 47 wherein the computer product further includes:

means, on said recording medium, for displaying a category column in the line item for a selected category item; and

category means, on said recording medium, and responsive to a category command by the debtor for inserting the selected category item in said category column.

51. A computer program product as claimed in claim 50 wherein the computer product further comprises:

means, recorded on the recording medium, for sorting line items by category items and displaying the line items by categories on said screen.

52. A computer program product as claimed in claim 51 wherein a printer is located at the debtor's site, the computer program product further comprising:

print means, on the recording medium, for causing the computer to cause the printer to print all or selected items on the screen when the debtor activates a print command.

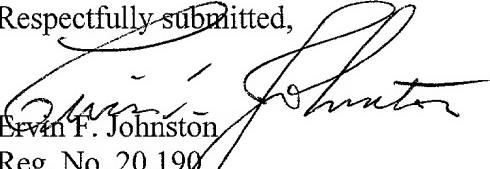
REMARKS

Claims 1-32 have been cancelled and claims 33-52 have been substituted therefor.

This application is based upon a provisional application filed February 11, 2000.

Should the Examiner have any questions regarding this Preliminary Amendment he is respectfully requested to contact the undersigned.

Respectfully submitted,



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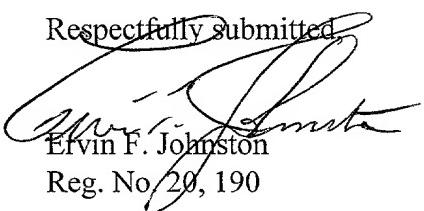
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

REQUEST FOR DRAWING AMENDMENT

Please permit the addition of Figs. 9 and 10 attached hereto.

Respectfully submitted,


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